



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of

Dated: November 4, 2010

GOLDTHWAITE et al.

Attorney Docket: VFN.330

Serial No.: 10/729,043

Group Art Unit: 3691

Filed: December 5, 2003

Examiner: Abhishek VYAS

For: **SYSTEM AND METHOD FOR PAYMENT TRANSACTION
AUTHENTICATION**

Mail Stop Petitions
Commissioner for Patents
P. O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

AMENDMENT, RESPONSE TO OFFICE ACTION AND

REQUEST FOR CONTINUED EXAMINATION

Responsive to the Office Action dated August 4, 2009, please amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.